

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eugene N McHugh
Deborah R. McHugh
Debtors

Case No. 18-03700-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 23, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Eugene N McHugh, Deborah R. McHugh, 1 Rumford Way, Mechanicsburg, PA 17050-4115 |
| cr | + Hilton Resorts Corporation, 6355 Metrowest Blvd., Suite 180, Orlando, FL 32835-7606 |
| 5103675 | + Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120-0001 |
| 5103678 | United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| cr | + EDI: AISACG.COM | May 23 2023 22:40:00 | BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | EDI: Q3G.COM | May 23 2023 22:40:00 | Quantum 3 Group LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 5103658 | Email/Text: ebnbankruptcy@ahm.honda.com | May 23 2023 18:39:00 | American Honda Finance, 20800 Madrona Avenue, Torrance, California 90503 |
| 5108838 | Email/Text: ebnbankruptcy@ahm.honda.com | May 23 2023 18:39:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 5103659 | + Email/PDF: bncnotices@becket-lee.com | May 23 2023 18:48:47 | AMEX, 200 Vesey Street., New York, New York 10285-1000 |
| 5110498 | Email/PDF: bncnotices@becket-lee.com | May 23 2023 18:48:52 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 5103660 | + EDI: BANKAMER.COM | May 23 2023 22:40:00 | BANKAMERICA, ACCT#, PO BOX 982238, EL PASO, Texas 79998-2238 |
| 5103661 | + EDI: TSYS2 | May 23 2023 22:40:00 | BARCLAYS BANK DELAWARE, 100 West St, Wilmington, Delaware 19801-5015 |
| 5105072 | + EDI: AISACG.COM | May 23 2023 22:40:00 | BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 5121257 | EDI: BMW.COM | May 23 2023 22:40:00 | BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016 |
| 5103662 | + EDI: BMW.COM | May 23 2023 22:40:00 | BMW Financial Services, 5550 Britton Pkwy, Hilliard, OH 43026-7456 |
| 5123083 | + EDI: BANKAMER2.COM | May 23 2023 22:40:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 5103663 | + EDI: CITICORP.COM | May 23 2023 22:40:00 | CBNA, 701 EAST 60TH STREET, SIOUX FALLS, South Dakota 57104-0432 |

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| 5103665 | + EDI: CITICORP.COM | May 23 2023 22:40:00 | CITI, POB 6241, SIOUX FALLS, South Dakota 57117-6241 |
| 5103667 | + EDI: WFNNB.COM | May 23 2023 22:40:00 | COMENITYCB/BOSCOV, P.O.1 Box 182273, Columbus, Ohio 43218-2273 |
| 5103666 | EDI: WFNNB.COM | May 23 2023 22:40:00 | ComenityBK/TotalVS's, PO Box 182273, Columbus, OH 43218-2273 |
| 5103673 | Email/Text: ra-li-occ-esbkpt-hbg@pa.gov | May 23 2023 18:38:00 | Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106 |
| 5130082 | EDI: Q3G.COM | May 23 2023 22:40:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 5110572 | EDI: DISCOVER.COM | May 23 2023 22:40:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 5115377 | + EDI: DISCOVERPL | May 23 2023 22:40:00 | Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954 |
| 5103668 | Email/Text: collecadminbankruptcy@fnni.com | May 23 2023 18:39:00 | FNB OMAHA, P.O. Box 2557, Omaha, Nebraska 68103 |
| 5112906 | Email/Text: collecadminbankruptcy@fnni.com | May 23 2023 18:39:00 | First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197 |
| 5103674 | EDI: IRS.COM | May 23 2023 22:40:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 5103664 | EDI: JPMORGANCHASE | May 23 2023 22:40:00 | CHASE CARD, P.O. Box 15298, Wilmington, Delaware 19850 |
| 5128490 | Email/PDF: resurgentbknofications@resurgent.com | May 23 2023 18:48:47 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5103669 | Email/Text: camanagement@mtb.com | May 23 2023 18:39:00 | M & T BANK, P.O. Box 1288, Buffalo, New York 14240-1288 |
| 5130140 | Email/Text: camanagement@mtb.com | May 23 2023 18:39:00 | M&T Bank, PO Box 840, Buffalo, NY 14240 |
| 5118743 | + Email/Text: camanagement@mtb.com | May 23 2023 18:39:00 | M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508 |
| 5103670 | EDI: MAXMSAIDV | May 23 2023 22:40:00 | NAVIENT, P.O. Box 740351, Atlanta, Georgia 30374-0351 |
| 5103677 | EDI: PENNDEPTREV | May 23 2023 22:40:00 | PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946 |
| 5103677 | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 23 2023 18:39:00 | PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946 |
| 5128204 | EDI: PRA.COM | May 23 2023 22:40:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 5104060 | + EDI: RECOVERYCORP.COM | May 23 2023 22:40:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5127728 | EDI: Q3G.COM | May 23 2023 22:40:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 5127727 | EDI: Q3G.COM | May 23 2023 22:40:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 5103671 | + EDI: WTRRN BANK.COM | May 23 2023 22:40:00 | TD BANK USA/TARGETCRED, 3901 West 53rd Street., Sioux Falls, South Dakota 57106-4221 |
| 5129564 | + Email/Text: bncmail@w-legal.com | May 23 2023 18:39:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |

| | | | |
|---------|--|----------------------|--|
| 5103676 | Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov | May 23 2023 18:39:00 | U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044 |
| 5126835 | EDI: USBANKARS.COM | May 23 2023 22:40:00 | U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108 |
| 5103672 | EDI: USBANKARS.COM | May 23 2023 22:40:00 | US BANK, 425 Walnut Street, Cincinnati, Ohio 45202 |

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | *+ | Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5117585 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 5117588 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 5157961 | *P++ | FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197 |

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2023 at the address(es) listed below:

| Name | Email Address |
|------------------------------|--|
| Douglas Marc Leavitt | on behalf of Creditor Hilton Resorts Corporation LEAVITT@DS-L.COM Filing@DS-L.COM |
| First National Bank of Omaha | ncraft@fnni.com |
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com |
| Joann Needleman | on behalf of Creditor First National Bank of Omaha jneedleman@clarkhill.com jmmotz@clarkhill.com |
| John Matthew Hyams | on behalf of Debtor 1 Eugene N McHugh jmh@johnhyamslaw.com acb@johnhyamslaw.com;fep@johnhyamslaw.com;dlh@johnhyamslaw.com |
| John Matthew Hyams | on behalf of Debtor 2 Deborah R. McHugh jmh@johnhyamslaw.com acb@johnhyamslaw.com;fep@johnhyamslaw.com;dlh@johnhyamslaw.com |

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|-----------------------|--|
| Lisa Cancanon | on behalf of Creditor TD Bank USA N.A. Lisa.Cancanon@vf-law.com, Llombardi06@law.du.edu |
| Martin A Mooney | on behalf of Creditor LVNV Funding LLC its successors and assigns as assignee of Citibank, N.A. Martin.Mooney@ag.ny.gov, lgadomski@schillerknapp.com |
| TD Bank USA, N.A. | bncmail@w-legal.com |
| Thea Alicia Paolini | on behalf of Creditor American Express National Bank tpaolini@nssh.com klgagne@nssh.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |
| William E. Craig | on behalf of Creditor Quantum 3 Group LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com |

TOTAL: 13

Information to identify the case:

Debtor 1

Eugene N McHugh

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2709

EIN --

Debtor 2

Deborah R. McHugh

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5106

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03700-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eugene N McHugh

Deborah R. McHugh

By the
court:5/23/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.